

United States Bankruptcy Court
District of Oregon

In re:
Jessica P Sam
Ha To Ha
Debtors

Case No. 13-32107-elp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: admin
Form ID: DN7

Page 1 of 3
Total Noticed: 27

Date Rcvd: Jul 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2013.

| | |
|-----------|---|
| db/jdb | +Jessica P Sam, Ha To Ha, 8230 SE Yamhill St, Portland, OR 97216-1236 |
| smg | +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013 |
| smg | +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936 |
| smg | +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001 |
| cr | +Deutsche Bank National Trust Company, c/o Lisa McMahon-Myhran, Robinson Tait P.S., 710 2nd Ave Suite 710, Seattle, WA 98104-1724 |
| 100241778 | +Arrow Financial Svcs LLC, c/o Zwicker & Associates PC, 10824 SE Oak St PMB 401, Milwaukie OR 97222-6694 |
| 100315375 | +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907 |
| 100241780 | +Natl Credit Acceptance Inc, c/o Greene & Markley PC, 1515 SW 5th Ave #600, Portland OR 97201-5449 |
| 100301467 | +Portland Adventist Med Ctr, POB 16800, Portland OR 97292-0800 |
| 100241781 | +Portland General Electric Co, c/o Markowitz Herbold Glade & Mehlaf PC, 1211 SW 5th Ave #3000, Portland OR 97204-3730 |
| 100207545 | +Regional Trustee Svc Corp, 616 1st Ave #500, Seattle WA 98104-2297 |
| 100207544 | +Residential Credit Solutions Inc, POB 163349, Ft Worth TX 76161-3349 |
| 100241785 | +United Recovery, 1630 SE Hogan Rd, Gresham OR 97080-9266 |
| 100241783 | +Velocity Investment LLC, c/o Harrington Anderson & Deblasio, 1737 NE Broadway, Portland OR 97232-1427 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|-----------|---|
| smg | EDI: ORREV.COM Jul 19 2013 01:29:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555 |
| 100301456 | +EDI: CINGMIDLAND.COM Jul 19 2013 01:29:00 AT&T, POB 6416, Carol Stream IL 60197-6416 |
| 100287869 | +EDI: CINGMIDLAND.COM Jul 19 2013 01:29:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnar, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693 |
| 100241784 | EDI: CAPITALONE.COM Jul 19 2013 01:28:00 Capital One, POB 85015, Richmond VA 23285-5015 |
| 100207547 | EDI: CAPITALONE.COM Jul 19 2013 01:28:00 Capital One, POB 60599, City of Industry CA 91716-0599 |
| 100287667 | EDI: CAPITALONE.COM Jul 19 2013 01:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 100207546 | EDI: HFC.COM Jul 19 2013 01:28:00 HSBC, POB 49357, San Jose CA 95161-9357 |
| 100207548 | EDI: HFC.COM Jul 19 2013 01:28:00 Household Bank, POB 49352, San Jose CA 95161-9352 |
| 100207549 | EDI: HFC.COM Jul 19 2013 01:28:00 Orchard Bank, POB 49352, San Jose CA 95161-9352 |
| 100306525 | +E-mail/PDF: Credit.Approvals@pgn.com Jul 19 2013 02:14:05 PORTLAND GENERAL ELECTRIC, 7895 SW MOHAWK ST, TUALATIN OR 97062-9192 |
| 100207550 | +EDI: SALMAESERVICING.COM Jul 19 2013 01:28:00 Sallie Mae, POB 9500, Wilkes Barre PA 18773-9500 |
| 100318253 | +EDI: SALMAESERVICING.COM Jul 19 2013 01:28:00 Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496 |
| 100207551 | EDI: TFSR.COM Jul 19 2013 01:28:00 Toyota Financial Services, POB 9490, Cedar Rapids IA 52409-9490 |

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|-----------|--|
| 100241779 | ##+LVNV Funding LLC, c/o Sarah E Fudge, 1262 E 19th Ave #3, Eugene OR 97403-1372 |
| | TOTALS: 0, * 0, ## 1 |

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2013

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

U.S. BANKRUPTCY COURT

DISTRICT OF OREGON

FILED

July 17, 2013

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.

Elizabeth L Penn
U.S. Bankruptcy Judge

DN7 (12/6/07)

**UNITED STATES BANKRUPTCY COURT
District of Oregon**

In re
Jessica P Sam, xxx-xx-3566
Ha To Ha, xxx-xx-9579
Debtor(s)

} Case No. **13-32107-elp7**
}
} CHAPTER 7 ORDER RE:
} DISCHARGE OF DEBTOR(S)
}

It appearing that on 4/8/13 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; and therefore,

IT IS ORDERED the debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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